

What is claimed is:

- 1 1. A process, comprising:  
2 receiving information identifying a product;  
3 identifying at least a first retailer offering the product; and  
4 determining terms of a subscription for the product, wherein the subscription is valid  
5 at the at least first retailer.
- 1 2. The process of claim 1, further comprising communicating terms of the subscription  
2 to the at least first retailer.
- 1 3. The process of claim 1, further comprising receiving information identifying a  
2 customer.
- 1 4. The process of claim 1, further comprising tracking fulfillment of the subscription.
- 1 5. The process of claim 2, further comprising:  
2 receiving an acceptance of the terms of the subscription from a customer; and  
3 establishing a subscription for the product.
- 1 6. The process of claim 4, further comprising identifying settlement terms including at  
2 least a settlement amount and a settlement party, the process further comprising:  
3 paying the settlement amount to the settlement party based on fulfillment of the  
4 subscription.
- 1 7. The process of claim 1, further comprising assigning a redemption identifier to the  
2 subscription.
- 1 8. The process of claim 7, further comprising:  
2 communicating the redemption identifier to a customer.

- 1 9. The process of claim 8, further comprising:  
2 communicating the redemption identifier to the at least first retailer.
- 1 10. The process of claim 8, further comprising:  
2 communicating the redemption identifier from the customer to the at least first  
3 retailer.
- 1 11. The process of claim 3, wherein the information identifying the customer includes at  
2 least one of: a customer name; a social security number; a drivers license number; a credit  
3 card number; a payment account identifier; a frequent shopper card number; a telephone  
4 number; and a unique identifier associated with the customer.
- 1 12. The process of claim 1, wherein the information identifying the product includes at  
2 least one of: a product name; a product identifier; a product description; a product category;  
3 a product group; a service name; a service identifier; a service description; and a service  
4 type.
- 1 13. The process of claim 1, wherein receiving information comprises receiving  
2 information over at least one of a network and a direct connection.
- 1 14. The process of claim 1, wherein receiving information further comprises receiving a  
2 desired price.
- 1 15. The process of claim 1, wherein the product is a plurality of products.
- 1 16. The process of claim 1, wherein the information identifying the product includes  
2 information identifying a specific brand of product.
- 1 17. The process of claim 1, wherein the information identifying a product is received  
2 from a customer and the customer is a group of individuals.

1 18. The process of claim 1, wherein identifying the at least first retailer further comprises:  
2 selecting the at least first retailer from a plurality of retailers.

1 19. The process of claim 1, wherein the at least first retailer is a chain of retailers  
2 including a plurality of store locations.

1 20. The process of claim 1, wherein the at least first retailer is a specific store location.

1 21. The process of claim 1, further comprising identifying at least a second retailer  
2 offering the item.

1 22. The process of claim 1, wherein the terms include information identifying a quantity  
2 and a price.

1 23. The process of claim 22, wherein the price is a price per unit of the product.

1 24. The process of claim 22, wherein the price is equal to a retail price of the product.

1 25. The process of claim 22, wherein the price decreases progressively per unit of product  
2 purchased during a duration of the subscription.

1 26. The process of claim 22, wherein the price is the lowest price of the item occurring  
2 during a duration of the subscription.

1 27. The process of claim 22, wherein the price is defined by at least one of: a retailer; a  
2 product manufacturer; a controller; an entity operating a controller; and a customer.

1 28. The process of claim 22, wherein the customer pays the price to the first retailer each  
2 time the customer redeems a product pursuant to the subscription

1 29. The process of claim 5, wherein the terms include information identifying a total price  
2 and wherein the customer pays the total price to a controller.

1 30. The process of claim 29, wherein the customer pays the total price to the controller at  
2 the end of the subscription.

1 31. The process of claim 29, wherein the customer pays the total price to the controller  
2 when establishing the subscription.

1 32. The process of claim 1, wherein the terms include information identifying: a total  
2 subscription quantity; a subscription price; a subscription frequency; and a subscription  
3 duration.

1 33. The process of claim 32, wherein the subscription price is based on at least one of: the  
2 total subscription quantity; the subscription frequency; and the subscription duration.

1 34. The process of claim 32, wherein the terms further include information identifying a  
2 subscription start date and a subscription end date.

1 35. The process of claim 1, wherein the terms further include a penalty to be assessed  
2 against the customer if the customer violates one or more terms of the subscription.

1 36. The process of claim 35, wherein the penalty is assessed against the customer if the  
2 customer fails to comply with a term identifying a total subscription quantity.

1 37. The process of claim 35, wherein the penalty is assessed against the customer if the  
2 customer fails to comply with a term identifying a subscription frequency.

1 38. The process of claim 35, wherein the penalty is assessed against the customer if the  
2 customer fails to comply with a term identifying the subscription duration.

1 39. The process of claim 35, wherein the penalty is assessed against the customer by  
2 applying a penalty amount against a customer financial account.

1 40. The process of claim 35, wherein the penalty is assessed against the customer by  
2 applying a penalty against a frequent shopper account.

1 41. The process of claim 1, wherein determining terms of a subscription further includes:  
2 presenting the customer with at least a first proposed term;  
3 receiving at least a second proposed term from the customer; and  
4 establishing terms of the subscription based on the at least first proposed term and  
5 the at least second proposed term.

1 42. The process of claim 41, wherein the at least first proposed term is based on an  
2 available subscription defined by a retailer.

1 43. The process of claim 4, wherein tracking fulfillment further comprises:  
2 determining if the customer has complied with at least one term of the subscription.

1 44. The process of claim 43, further comprising:  
2 applying a penalty if the customer has failed to comply with one or more terms of  
3 the subscription.

1 45. The process of claim 43, wherein tracking fulfillment is performed by a controller.

1 46. The process of claim 45, wherein tracking fulfillment further comprises:  
2 receiving, from the at least first retailer, a transaction authorization request, the  
3 transaction authorization request including information identifying a redemption identifier  
4 and a product;  
5 determining, based on the redemption identifier, whether the subscription is valid;  
6 determining if the product may be redeemed under the subscription; and

7 communicating an authorization of the transaction to the at least first retailer if the  
8 subscription is valid for the product.

1 47. The process of claim 43, wherein tracking fulfillment is performed by the at least first  
2 retailer.

1 48. The process of claim 43, wherein tracking fulfillment is performed by the customer.

1 49. The process of claim 46, further comprising:

2 receiving a request from the at least first retailer requesting an authorization of a  
3 transaction involving the customer and a product; and

4 authorizing the transaction if the customer is complying with terms of the  
5 subscription.

1 50. The process of claim 47, further comprising:

2 transmitting subscription terms to the at least first retailer;

3 comparing, at the at least first retailer, transaction information involving the  
4 customer and a product with the subscription terms.

1 51. The process of claim 50, further comprising:

2 applying a penalty to the customer if comparing indicates that at least one of the  
3 subscription terms has been violated.

1 52. The process of claim 48, further comprising:

2 recording product purchase information on a customer device;

3 comparing the product purchase information with terms of the subscription stored on  
4 the customer device; and

5 updating subscription information on the customer device.

1 53. The process of claim 5, wherein the settlement amount is a price per unit of the product.

1 54. The process of claim 5, wherein the settlement amount is a fixed amount per  
2 subscription.

1 55. The process of claim 1, further comprising:  
2 receiving a modification request; and  
3 modifying terms of the subscription if the modification request is for a permitted  
4 modification.

1 56. The process of claim 55, wherein the modification request is a request to replace the  
2 product with a new product.

1 56. A process, comprising:  
2 receiving information identifying a customer and a product;  
3 identifying a retailer offering the product;  
4 determining terms of a subscription for the product; and  
5 tracking fulfillment of the subscription.

1 57. A process, comprising:  
2 receiving information identifying a customer and a product;  
3 identifying a retailer offering the product and a subscription to the product;  
4 determining terms of the subscription;  
5 communicating terms of the subscription to the customer and to the retailer; and  
6 tracking fulfillment of the subscription.

1 58. A process, comprising:  
2 selecting a product;  
3 selecting at least a first retailer of the product;  
4 accepting terms of a subscription for the product; and  
5 receiving a redemption identifier identifying the subscription.

1 59. A process for conducting a transaction involving a product, comprising:

2 receiving a redemption identifier identifying a subscription to the product;  
3 determining information about the subscription based on the redemption identifier;  
4 determining whether the subscription is valid; and  
5 completing the transaction based on the information about the subscription.

60

1 A device, comprising:

2 a processor; and

3 a storage device coupled to the processor and storing instructions adapted to be  
4 executed by the processor to:

5 receive information identifying a product;

6 identify at least a first retailer offering the product; and

7 determine terms of a subscription for the product, wherein the subscription is

8 valid at the at least first retailer.

61

1 The device of claim 60, wherein the storage device further stores at least one of: (i) a  
2 product database; (ii) a customer database; (iii) an available subscription database; (iv) an  
3 active subscription database; (v) a settlement database; (vi) a subsidy database; (vii) a  
4 penalty database; and (viii) a modification database.

62

1 A medium storing instructions adapted to be executed by a processor to perform a  
2 method for conducting a transaction, the method comprising:

3 receiving information identifying a product;

4 identifying at least a first retailer offering the product; and

5 determining terms of a subscription for the product, wherein the subscription is valid

6 at the at least first retailer

63

1 An apparatus, comprising:

2 means for receiving information identifying a product;

3 means for identifying at least a first retailer offering the product; and

4 means for determining terms of a subscription for the product, wherein the

5 subscription is valid at the at least first retailer.

APP  
B3